

<i>SERFF Tracking Number:</i>	<i>METX-125497087</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Economy Premier Assurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>HO AR0004099R01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners Program</i>		
<i>Project Name/Number:</i>	<i>/HO AR0004099R01</i>		

Filing at a Glance

Company: Economy Premier Assurance Company

Product Name: Homeowners Program

TOI: 04.0 Homeowners

Sub-TOI: 04.0000 Homeowners Sub-TOI
Combinations

Filing Type: Rate/Rule

SERFF Tr Num: METX-125497087

SERFF Status: Closed

Co Tr Num: HO AR0004099R01

Co Status:

Author: Richard Collard

Date Submitted: 02/20/2008

State: Arkansas

State Tr Num: EFT \$125

State Status: Fees verified and
received

Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding

Disposition Date: 02/22/2008

Disposition Status: Filed

Effective Date Requested (New): 03/15/2008

Effective Date Requested (Renewal): 04/19/2008

Effective Date (New): 03/15/2008

Effective Date (Renewal):
04/19/2008

State Filing Description:

Not an overall rate change; rate associated with sump pump rule only.

General Information

Project Name:

Project Number: HO AR0004099R01

Reference Organization:

Reference Title:

Filing Status Changed: 02/22/2008

State Status Changed: 02/20/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

New Limits for Optional Coverage 13-Backup of Sewer, Drain or Sump Pump have been introduced and also rates have been revised. We have attached the manual rule which includes the rates.

SERFF Tracking Number: METX-125497087 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0004099R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /HO AR0004099R01

Company and Contact

Filing Contact Information

Jacqueline Hattoy, Sr. State Filing Specialist jhattory@metlife.com
700 Quaker Lane (401) 827-2949 [Phone]
Warwick, RI 02887 (401) 827-3929[FAX]

Filing Company Information

Economy Premier Assurance Company CoCode: 40649 State of Domicile: Illinois
700 Quaker Lane Group Code: 241 Company Type: Property and
Warwick, RI 02887 Casualty
(401) 827-2000 ext. [Phone] Group Name: Metropolitan Property State ID Number:
and Casualty Insurance Company
FEIN Number: 36-3105737

Filing Fees

Fee Required? Yes
Fee Amount: \$125.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Economy Premier Assurance Company	\$125.00	02/20/2008	18058940

SERFF Tracking Number:	METX-125497087	State:	Arkansas
Filing Company:	Economy Premier Assurance Company	State Tracking Number:	EFT \$125
Company Tracking Number:	HO AR0004099R01		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Homeowners Program		
Project Name/Number:	/HO AR0004099R01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	02/22/2008	02/22/2008
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	02/20/2008	02/20/2008	Richard Collard	02/21/2008	02/21/2008
Pending Industry Response	Becky Harrington	02/20/2008	02/20/2008	Richard Collard	02/20/2008	02/20/2008

<i>SERFF Tracking Number:</i>	<i>METX-125497087</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Economy Premier Assurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>HO AR0004099R01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners Program</i>		
<i>Project Name/Number:</i>	<i>/HO AR0004099R01</i>		

Disposition

Disposition Date: 02/22/2008

Effective Date (New): 03/15/2008

Effective Date (Renewal): 04/19/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: METX-125497087 State: Arkansas

Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125

Company Tracking Number: HO AR0004099R01

TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: Homeowners Program

Project Name/Number: /HO AR0004099R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	cover letter	Filed	Yes
Supporting Document	Filing Introduction	Filed	Yes
Supporting Document	Sewer Sump Comparison	Filed	Yes
Supporting Document	Sewer Sump Pump Exposures	Filed	Yes
Supporting Document	Objection Response Letter 2/21/08	Filed	Yes
Rate	Coverage 13	Filed	Yes

SERFF Tracking Number: METX-125497087 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0004099R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /HO AR0004099R01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/20/2008

Submitted Date 02/20/2008

Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing.

Objection 1

- Sewer Sump Pump Exposures (Supporting Document)

Comment: Please provide additional supporting data that justifies the increase for these insureds. The comparison of other writers is not sufficient given the number of insureds impacted. Also provide an explanation of "other products". Explain how the amount charged for policy limit was developed in comparison with that of the \$250000 and \$100000 limit.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 02/21/2008

Submitted Date 02/21/2008

Dear Becky Harrington,

Comments:

Dear Ms. Harrington,

We are responding to your Objection Letter dated 2/21/08.

Response 1

SERFF Tracking Number: METX-125497087 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0004099R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /HO AR0004099R01

Comments: Please find the response letter attached.

Related Objection 1

Applies To:

- Sewer Sump Pump Exposures (Supporting Document)

Comment:

Please provide additional supporting data that justifies the increase for these insureds. The comparison of other writers is not sufficient given the number of insureds impacted. Also provide an explanation of "other products" . Explain how the amount charged for policy limit was developed in comparison with that of the \$250000 and \$100000 limit.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection Response Letter 2/21/08

Comment: Objection Response Letter 2/21/08

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please contact me if you have any further questions.

Thank you,
Jackie Hattoy

Sincerely,
Richard Collard

SERFF Tracking Number: METX-125497087 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0004099R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /HO AR0004099R01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/20/2008
Submitted Date 02/20/2008

Respond By Date

Dear Jacqueline Hattoy,

This will acknowledge receipt of the captioned filing.

Objection 1

- Sewer Sump Comparison (Supporting Document)

Comment: Provide the number of insureds impacted by the changes.

Objection 2

No Objections

Comment: Have base rates been changed in this filing? If so, an RF-1 is required along with supporting justification required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/20/2008
Submitted Date 02/20/2008

Dear Becky Harrington,

Comments:

This is in response to your 2/20/08 objection.

SERFF Tracking Number: METX-125497087 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0004099R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /HO AR0004099R01

Response 1

Comments: We have attached our Sewer Sump Pump Exposures Exhibit

Related Objection 1

Applies To:

- Sewer Sump Comparison (Supporting Document)

Comment:

Provide the number of insureds impacted by the changes.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Sewer Sump Pump Exposures

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments: Base rates for EPAC have not been changed with this filing.

Related Objection 1

Comment:

Have base rates been changed in this filing? If so, an RF-1 is required along with supporting justification required by Arkansas Code Annotated § 23-67-209 and Rule 23, Section 7.A.2.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you need any further information, please do not hesitate to contact me.

Sincerely,

<i>SERFF Tracking Number:</i>	<i>METX-125497087</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Economy Premier Assurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>HO AR0004099R01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners Program</i>		
<i>Project Name/Number:</i>	<i>/HO AR0004099R01</i>		
Richard Collard			

SERFF Tracking Number: METX-125497087

Filing Company: Economy Premier Assurance Company

Company Tracking Number: HO AR0004099R01

TOI: 04.0 Homeowners

Product Name: Homeowners Program

Project Name/Number: /HO AR0004099R01

State: Arkansas

State Tracking Number: EFT \$125

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision: 05/29/2007

Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Economy Premier Assurance Company	%	0.140%	\$2,135	1,924	\$1,524,563	%	%

<i>SERFF Tracking Number:</i>	<i>METX-125497087</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Economy Premier Assurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>HO AR0004099R01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners Program</i>		
<i>Project Name/Number:</i>	<i>/HO AR0004099R01</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Coverage 13	Page 61	Replacement	Page 61.PDF

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY
ECONOMY PREMIER ASSURANCE COMPANY
ARKANSAS RESIDENTIAL PROPERTY MANUAL

COVERAGE 13 - BACKUP OF SEWER, DRAIN AND SUMP PUMP

This coverage may be provided subject to the following charge:

Limit	Platinum Products GrandProtect Products Additional Charge	All Other Products Additional Charge
\$2,000*	-	\$30
\$5,000*	-	\$50
\$10,000**	Included	\$70
\$25,000**	\$25	\$95
\$50,000**	\$40	\$110
\$100,000**	\$120	\$190
\$250,000**	\$200	\$270
Policy Limit**	\$400+	\$135++

* A \$500 deductible applies.

** A \$1,000 deductible applies.

+ Not available on GrandProtect Landlord's Rental Dwelling, GrandProtect Landlord's Condominium or GrandProtect Mobile Homeowners.

++ Only available for renewal business presently with this limit.

When this coverage is attached at inception, renewal or anniversary date, a 5 day waiting period will apply before coverage is provided. If this coverage is endorsed to the policy at any time other than previously stated, a 30 day waiting period applies.

SERFF Tracking Number: METX-125497087 State: Arkansas
Filing Company: Economy Premier Assurance Company State Tracking Number: EFT \$125
Company Tracking Number: HO AR0004099R01
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners Program
Project Name/Number: /HO AR0004099R01

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Filed 02/22/2008

Comments:

Attachment:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey **Review Status:** Filed 02/22/2008

Comments:

The ex-cel version of this Home Survey HPCS will be e-mailed to the attention of Becky Harrington.

Attachment:

EPAC Home Survey HPCS.PDF

Satisfied -Name: cover letter **Review Status:** Filed 02/22/2008

Comments:

Attachment:

cover letter.PDF

Satisfied -Name: Filing Introduction **Review Status:** Filed 02/22/2008

Comments:

Attachment:

Filing Introduction.PDF

Satisfied -Name: Sewer Sump Comparison **Review Status:** Filed 02/22/2008

Comments:

Attachment:

Sewer Sump Comparison.PDF

<i>SERFF Tracking Number:</i>	<i>METX-125497087</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Economy Premier Assurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$125</i>
<i>Company Tracking Number:</i>	<i>HO AR0004099R01</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0000 Homeowners Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Homeowners Program</i>		
<i>Project Name/Number:</i>	<i>/HO AR0004099R01</i>		

Satisfied -Name:	Sewer Sump Pump Exposures	Review Status:	
Comments:		Filed	02/22/2008
Attachment:			
Sewer Sump Pump Exposures.PDF			

Satisfied -Name:	Objection Response Letter 2/21/08	Review Status:	
Comments:		Filed	02/22/2008
Objection Response Letter 2/21/08			
Attachment:			
Objection Response Letter 2_21_08.PDF			

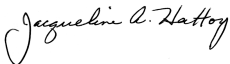
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name					Group NAIC #
Metropolitan Property and Casualty Insurance Company					241
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
Economy Premier Assurance Company	IL	40649	36-3105737		

5. Company Tracking Number	HO AR0004099R01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Jacqueline A. Hattoy 700 Quaker Lane Warwick RI 02887	Sr. State Filing Specialist	800-257-5049	401-827-3929	jhattory@metlife.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Jacqueline A. Hattoy			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	04.0 Homeowners			
10. Sub-Type of Insurance (Sub-TOI)	04.0000 Homeowners Sub-TOI Combinations			
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]				
12. Company Program Title (Marketing Title)				
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	03/15/2008	Renewal:	04/19/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing				
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	HO AR0004099R01
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]

***Refer to each state's checklist for additional specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

NAIC Number: 40649
 Company Name: Economy Premier Assurance Company (formerly USF&G)
 Contact Person: Richard E. Collard
 Telephone No.: (800)257-5049
 Email Address: rcollard@metlife.com
 Effective Date: 5/29/2007

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
 BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$410.00	\$461.00	\$439.00	\$494.00	\$644.00	\$725.00	\$741.00	\$834.00	\$741.00	\$834.00	\$550.00	\$619.00	\$550.00	\$619.00	\$410.00	\$461.00	\$479.00	\$539.00
	\$120,000	\$600.00	\$675.00	\$643.00	\$723.00	\$944.00	\$1,061.00	\$1,085.00	\$1,221.00	\$1,085.00	\$1,221.00	\$805.00	\$906.00	\$805.00	\$906.00	\$600.00	\$675.00	\$702.00	\$789.00
	\$160,000	\$802.00	\$903.00	\$860.00	\$967.00	\$1,262.00	\$1,419.00	\$1,451.00	\$1,633.00	\$1,451.00	\$1,633.00	\$1,076.00	\$1,211.00	\$1,076.00	\$1,211.00	\$802.00	\$903.00	\$938.00	\$1,055.00
6	\$80,000	\$512.00	\$571.00	\$549.00	\$612.00	\$806.00	\$898.00	\$927.00	\$1,033.00	\$927.00	\$1,033.00	\$687.00	\$766.00	\$687.00	\$766.00	\$512.00	\$571.00	\$599.00	\$668.00
	\$120,000	\$750.00	\$836.00	\$804.00	\$896.00	\$1,179.00	\$1,315.00	\$1,357.00	\$1,513.00	\$1,357.00	\$1,513.00	\$1,006.00	\$1,122.00	\$1,006.00	\$1,122.00	\$750.00	\$836.00	\$877.00	\$978.00
	\$160,000	\$1,003.00	\$1,118.00	\$1,074.00	\$1,198.00	\$1,577.00	\$1,758.00	\$1,814.00	\$2,022.00	\$1,814.00	\$2,022.00	\$1,345.00	\$1,500.00	\$1,345.00	\$1,500.00	\$1,003.00	\$1,118.00	\$1,173.00	\$1,307.00
9	\$80,000	\$1,159.00	\$1,432.00	\$1,242.00	\$1,534.00	\$1,823.00	\$2,251.00	\$2,097.00	\$2,590.00	\$2,097.00	\$2,590.00	\$1,555.00	\$1,921.00	\$1,555.00	\$1,921.00	\$1,159.00	\$1,432.00	\$1,355.00	\$1,674.00
	\$120,000	\$1,698.00	\$2,097.00	\$1,819.00	\$2,246.00	\$2,669.00	\$3,297.00	\$3,070.00	\$3,792.00	\$3,070.00	\$3,792.00	\$2,277.00	\$2,813.00	\$2,277.00	\$2,813.00	\$1,698.00	\$2,097.00	\$1,985.00	\$2,451.00
	\$160,000	\$2,270.00	\$2,803.00	\$2,432.00	\$3,003.00	\$3,569.00	\$4,408.00	\$4,105.00	\$5,070.00	\$4,105.00	\$5,070.00	\$3,045.00	\$3,761.00	\$3,045.00	\$3,761.00	\$2,270.00	\$2,803.00	\$2,654.00	\$3,278.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00	\$96.00
	\$15,000	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00	\$162.00
	\$25,000	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00
6	\$5,000	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00	\$106.00
	\$15,000	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00	\$178.00
	\$25,000	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00	\$276.00
9	\$5,000	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00
	\$15,000	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00	\$267.00
	\$25,000	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00	\$414.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	0-5 %	Deadbolt Lock	0-5 %
Burglar Alarm	5 %	Window Locks	%
Smoke Alarm	0-5 %	\$1,000 Deductible	12 %
		Other (specify)	
		Automatic Sprinkler	10 %
		Maximum Credit Allowed	20 %

EARTHQUAKE INSURANCE

IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this cov

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? ☐ yes ☐ (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

	Zone	Brick	Frame
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$ 1.09	\$ 0.49
	Lowest Risk	\$ 0.83	\$ 0.34

NAIC Number:	40649	Homeowners Premium Comparison Survey Form FORM HPCS - last modified August, 2005										Submit to: <i>Arkansas Insurance Department</i> 1200 West Third Street Little Rock, AR 72201-1904 Telephone: 501-371-2800 Email as an attachment to insurance.pnc@arkansas.gov You may also attach to a SERFF filing or submit on a cdr disk							
Company Name:	Economy Premier Assurance Company (formerly EPIC & EF&C)																		
Contact Person:	Richard E. Collard	USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK																	
Telephone No.:	(800)257-5049																		
Email Address:	rcollard@metlife.com																		
Effective Date:	5/29/2007																		

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$328.00	\$369.00	\$410.00	\$461.00	\$506.00	\$569.00	\$489.00	\$550.00	\$495.00	\$556.00	\$506.00	\$569.00	\$506.00	\$569.00	\$389.00	\$438.00	\$426.00	\$480.00
	\$120,000	\$474.00	\$534.00	\$593.00	\$667.00	\$731.00	\$823.00	\$706.00	\$795.00	\$715.00	\$804.00	\$731.00	\$823.00	\$731.00	\$823.00	\$562.00	\$633.00	\$616.00	\$693.00
	\$160,000	\$633.00	\$713.00	\$791.00	\$890.00	\$977.00	\$1,099.00	\$943.00	\$1,061.00	\$954.00	\$1,074.00	\$977.00	\$1,099.00	\$977.00	\$1,099.00	\$751.00	\$845.00	\$823.00	\$926.00
6	\$80,000	\$410.00	\$451.00	\$513.00	\$564.00	\$633.00	\$696.00	\$611.00	\$672.00	\$618.00	\$680.00	\$633.00	\$696.00	\$633.00	\$696.00	\$487.00	\$535.00	\$533.00	\$586.00
	\$120,000	\$593.00	\$652.00	\$741.00	\$815.00	\$914.00	\$1,005.00	\$883.00	\$971.00	\$893.00	\$983.00	\$914.00	\$1,005.00	\$914.00	\$1,005.00	\$703.00	\$773.00	\$770.00	\$847.00
	\$160,000	\$792.00	\$871.00	\$989.00	\$1,088.00	\$1,221.00	\$1,343.00	\$1,179.00	\$1,297.00	\$1,193.00	\$1,312.00	\$1,221.00	\$1,343.00	\$1,221.00	\$1,343.00	\$939.00	\$1,033.00	\$1,029.00	\$1,131.00
9	\$80,000	\$763.00	\$886.00	\$953.00	\$1,107.00	\$1,177.00	\$1,366.00	\$1,137.00	\$1,320.00	\$1,150.00	\$1,335.00	\$1,177.00	\$1,366.00	\$1,177.00	\$1,366.00	\$905.00	\$1,051.00	\$992.00	\$1,151.00
	\$120,000	\$1,103.00	\$1,281.00	\$1,378.00	\$1,600.00	\$1,700.00	\$1,974.00	\$1,642.00	\$1,907.00	\$1,662.00	\$1,929.00	\$1,700.00	\$1,974.00	\$1,700.00	\$1,974.00	\$1,308.00	\$1,519.00	\$1,433.00	\$1,664.00
	\$160,000	\$1,473.00	\$1,710.00	\$1,840.00	\$2,136.00	\$2,270.00	\$2,637.00	\$2,193.00	\$2,547.00	\$2,219.00	\$2,577.00	\$2,270.00	\$2,637.00	\$2,270.00	\$2,637.00	\$1,746.00	\$2,028.00	\$1,913.00	\$2,222.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$88.00	\$88.00	\$88.00	\$88.00	\$97.00	\$97.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$66.00	\$66.00	\$70.00
	\$15,000	\$138.00	\$138.00	\$138.00	\$138.00	\$151.00	\$151.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$138.00	\$104.00	\$104.00	\$109.00
	\$25,000	\$193.00	\$193.00	\$193.00	\$193.00	\$212.00	\$212.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$193.00	\$145.00	\$145.00	\$152.00
6	\$5,000	\$98.00	\$98.00	\$98.00	\$98.00	\$108.00	\$108.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$98.00	\$74.00	\$74.00	\$77.00
	\$15,000	\$153.00	\$153.00	\$153.00	\$153.00	\$168.00	\$168.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$153.00	\$115.00	\$115.00	\$121.00
	\$25,000	\$214.00	\$214.00	\$214.00	\$214.00	\$235.00	\$235.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$214.00	\$161.00	\$161.00	\$169.00
9	\$5,000	\$159.00	\$159.00	\$159.00	\$159.00	\$174.00	\$174.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$159.00	\$119.00	\$119.00	\$125.00
	\$15,000	\$248.00	\$248.00	\$248.00	\$248.00	\$272.00	\$272.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$248.00	\$186.00	\$186.00	\$196.00
	\$25,000	\$347.00	\$347.00	\$347.00	\$347.00	\$381.00	\$381.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$347.00	\$261.00	\$261.00	\$274.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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HO3 and HO4 only			
Fire Extinguisher	0-5 %	Deadbolt Lock	0-5 %
Burglar Alarm	5 %	Window Locks	%
Smoke Alarm	0-5 %	\$1,000 Deductible	12 %
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WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 1.09	\$ 0.49
Lowest Risk	\$ 0.83	\$ 0.34

MetLife Auto & Home®
700 Quaker Lane
Warwick, RI 02887



February 19, 2008

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Richard E. Collard
State Filings Manager

(401) 827-2634
(800) 257-5049 TOLL-FREE
(401) 827-3929 FAX

RE: ECONOMY PREMIER ASSURANCE COMPANY (formerly Economy)
ECONOMY PREMIER ASSURANCE COMPANY (formerly USF&G)
Residential Property Program
Rate and Rule Revision

Dear Commissioner Benafield Bowman:

In accordance with Arkansas Insurance Laws, Economy Premier Assurance Company hereby submits a revision of its Residential Property Program's rates and rules. The attached Filing Introduction and Exhibit explain the revision in greater detail.

We propose to implement these changes with respect to renewal business effective on and after April 19, 2008. (Economy Premier Assurance Company is no longer open for new business).

If you have any questions regarding this SERFF submission, an objection letter report should be submitted through SERFF to Jacqueline Hattoy. In addition, Jacqueline Hattoy can be reached by telephone at (401) 827-2949 or by e-mail at jhattoy@metlife.com.

Sincerely,

A handwritten signature in black ink that reads "Richard E. Collard". The signature is written in a cursive, flowing style.

Richard E. Collard
Manager
State Filings

**ECONOMY PREMIER ASSURANCE COMP
(former Economy Program & former USF&G Program)**

Arkansas Homeowners

Introduction

At this time, Economy Premier Assurance Company is implementing an overall rate level change of 0.14%. The following changes will be implemented for renewal business effective on and after April 19, 2008.

Summary of Rate Change:

The overall rate change is 0.14%.

Summary:

1. Consistent with the changes being filed for our Metropolitan Property and Casualty Insurance Company, new Limits for Optional Coverage 13-Backup of Sewer, Drain or Sump Pump have been introduced and also rates have been revised.

ECONOMY PREMIER ASSURANCE COMPANY

Arkansas Residential Property Program

Backup of Sewer, Drain Sump Pump Rate Comparison

Limit					Competitor's Rates							
					AR	TN	OK	MS		MO		KS
	Met Current		Met Proposed		Nationwide Insurance	Hartford	Allstate	Farmers	Travelers	American Family	Travelers	Allstate
	Platinum & Grand Protect	Other Products	Platinum & Grand Protect	Other Products						Unlimited		
2,000*	-	25	-	30	N/A	N/A	N/A	N/A	25	N/A	N/A	N/A
5,000*	-	30	-	50	33	50	111	30	N/A	50	50	40
10,000**	Incl	37	Incl	70	53	80	200	80	45	70	90	79
25,000**	\$23	\$50	\$25	\$95	\$142	N/A	\$273	N/A	N/A	\$88	N/A	\$122
50,000**	\$35	\$65	\$40	\$110	\$268	N/A	N/A	N/A	N/A	N/A	N/A	N/A
100,000**	N/A	N/A	\$120	\$190	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
250,000**	N/A	N/A	\$200	\$270	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Policy**	\$50	\$75	\$400	\$135	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*\$500 Deductible

**\$1,000 Deductible

ECONOMY PREMIER ASSURANCE COMPANY

Arkansas Residential Property Program

Backup of Sewer, Drain Sump Pump Exposure

SEWER SUMP BACKUP	GP and Platinum	Other	# of exposures
2,000	-	-	0
5,000	-	28	28
10,000	-	17	17
25,000	-	32	32
50,000	-	1	1
POL LIMIT	-	-	0
Grand Total	-	78	78

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Response to Objection Letter Dated February 21, 2008

The loss ratio for policies with Backup of Sewer, Drain and Sump Pump Coverage in Arkansas over the last 3 years is 83.4%. In addition, our rates compared to other companies writing in Arkansas and neighboring states also indicates that we are under-priced for this coverage. Rates were selected, in part, so that the rate per \$1,000 of coverage would be decreasing as the limit increases and at the same time not produce a significant rate impact on our existing policyholders. It should be noted that for policies currently with this optional coverage, the overall impact is typically less than 10% as the average policy premium in Arkansas is approximately \$875.

Limits of \$100,000 and above are being introduced as part of our countrywide program and have been approved in several states. The policy limit option for products other than Platinum and GrandProtect is only available for renewal business presently with this limit and the rate was selected so as to mitigate rate disruption. Please note that, currently, we do not have any Platinum or GrandProtect policies with the policy limit option. Platinum and GrandProtect customers are typically high value customers with more expensive homes and the proposed rate was determined with that in mind.